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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/502,986	02/11/2000	John F. Wood Jr.	800381	5954

23372 7590 12/12/2002

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EXAMINER
AKERS, GEOFFREY R
ART UNIT
PAPER NUMBER

3624

DATE MAILED: 12/12/2002

Please find below and/or attached an Office communication concerning this application or proceeding.



Office Action Summary

Application No.

09/502986

Applicant(s)

Wood

Examiner

Akers, 9

Group Art Unit

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—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

☒ Responsive to communication(s) filed on 10/1/02

☐ This action is FINAL.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

☒ Claim(s) 1-42 is/are pending in the application.

Of the above claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 1-42 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

- ☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.
- ☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.
- ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- ☐ The specification is objected to by the Examiner.
- ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119 (a)-(d)

- ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
 - ☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been received.
 - ☐ received in Application No. (Series Code/Serial Number) _____
 - ☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

Attachment(s)

- ☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____
- ☒ Notice of Reference(s) Cited, PTO-892
- ☐ Notice of Draftsperson's Patent Drawing Review, PTO-948
- ☐ Interview Summary, PTO-413
- ☐ Notice of Informal Patent Application, PTO-
- ☐ Other _____

Office Action Summary

Paper #16

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DETAILED ACTION

Response to Supplemental Appeal Brief

1. This action is issued in response to applicant's Supplemental Appeal Brief(Paper # 15) filed 10/1/02.
2. No claims were cancelled; none were deleted;no new claims were added. Prosecution is reopened in view of the supplemental appeal brief filed on 10/1/02. New grounds of rejection are set forth below.
3. Claims 1-42 are pending.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1,9,11-12,15-18,21,23-24,26-30,34,36,38,42 are rejected under 35 USC 103(a) as unpatentable over Grunbok(US Pat. No: 6,305,603) in view of Maggioncalda(US Pat. No:5,918,217) in view of D'Agostino(US Pat. No: 5,231,571) in view of Lozman(US Pat. No: 6,689,651) in view of Kunkler(US Pat. No:5,917,931) and further in view of DiGiorgio(US Pat.No:6,418,420).
6. As per claim 1 Grunbok teaches a personal financial management software program(Abstract)(col 1 lines 35-60)(Fig 1/10/30/32/14)(col 3 lines 8-25) for recording, and

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comparing financial data. Maggioncalda teaches utilizing a graphical user interface(col 2 lines 32-34) and predicting financial data as well as for creating, manipulating and displaying objects and a current activity tool comprising objects for entering data from current financial transactions for recording purposes(col 2 lines 36-41).D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6). Grunbok teaches a budgeting analysis tool(col 1 lines 49-52). Maggioncalda teaches using objects for comparing current financial data with projected financial data(col 2 lines 47-col 3 line 42).Maggioncalda does not specifically teach using object oriented software. Lozman teaches this(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above.The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past

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financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

7. As per claim 9 Maggioncalda teaches a personal financial management software program according to claim 1, further comprising system interface objects to accept user preference defaults for use by the program tools(col 2 lines 33-34)(col 2 lines 54-65).D'Agostino teaches client selected (default) inputs(col 6 line 63-col 7 line 5). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at the time of the

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invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values. The motivation for combination is to teach a financial advisory system for individuals for present decision making for future results and an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48).

8. As per claim 11 Maggioncalda teaches a personal financial management software program according to claim 1, further comprising a to-do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity(col 17 lines 3-33)(Fig 11/1130)/1140/1110). D'Agostino teaches a to-do-list(Fig 5). It would have been obvious to one skilled in the art at the time of the invention to combine

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Grunbok in view of Maggioncalda to teach the above. It also would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and

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further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

9. As per claim 12 Maggioncalda teaches a personal financial management software program according to claim 2, further comprising account data imported Fig. 3/310/320/330/350/340/360)(Fig 9)(Fig 11)(other product portfolios). D'Agostino teaches account data imported into financial programs(Fig 9A). Lozman teaches account objects(Fig 2)(Fig 4). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGeorgio teaches distributed budgeting and accounting(Abstract) and teracking anmd comparing

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budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

10. As per claim 15 Maggioncalda teaches a personal financial management software program according to claim 1, wherein the method comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered(col 2 lines 36-41)(col 8 lines 6-14)(Fig 3/340).D'Agostino teaches options as planning analysis alternatives and tools(Fig 4A)(Fig 4B).Maggioncalda further teaches a financial account simulation created by the user(Fig 9).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to

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teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

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Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

11. As per claim 16 Maggioncalda teaches a personal financial management software program according to claim 15, wherein the financial activity simulation identifies and graphically depicts discrepancies and shortfalls in the modeled transactions(col 9 lines 1-7)(Fig. 7a/715/720/710/705). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial

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transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

12. As per claim 17 Maggioncalda teaches a personal financial management software program according to claim 15, wherein the financial activity simulation is adjusted to eliminate discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity(col 14 lines 15-48)(Fig 7a).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at the time of the invention to utilize software to

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accomplish recommending a set of financial products based upon inputted financial values. The motivation for combination is to teach a financial advisory system for individuals for present decision making for future results and an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

13. As per claim 18 Maggioncalda teaches a method for recording, predicting, and comparing financial data using a personal financial management software program, comprising creating,

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manipulating, and displaying objects of object-oriented software programs by a graphical user interface(col 2 lines 32-34) and entering data from current financial transactions for recording purposes using objects of a current activity tool(col 2 lines 36-41) and entering projected financial data for simulating financial activity using objects of a planning analysis tool(col 2 lines 44-47) and comparing current financial data with projected financial data using objects of a budgeting analysis tool(col 2 line 47-col 3 line 42)(Fig 7a).Maggioncalda does not specifically teach using object oriented software. Lozman teaches this(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above.The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48).Kunkler teaches further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce

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accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56). expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

14. As per claim 21 Maggioncalda teaches a method according to claim 18, further comprising accepting user preferences by system interface objects for use by the program tools(col 13 line 59-col 14 line 3)(Fig 8/810)(col 2 lines 54-65).D'Agostino teaches client selected(default) inputs(col 6 line 63-col 7 line 5).It would have been obvious to one skilled in the art at the time

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of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in

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the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

15. As per claim 23 Maggioncalda teaches a method according to claim 18, further comprising enabling the planning analysis tool to prompt the user to implement projected financial activity by a to-do list displayed in the current activity tool(col 17 line 3-33)(Fig 11/1130)/1140/1110). D'Agostino teaches a to-do list(Fig 5). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes

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entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

16. As per claim 24 Maggioncalda a method according to claim 19, further comprising importing account data from other financial programs into account objects(Fig 3/310/320/330/350/340/360) (Fig 9)(Fig 11)(other product portfolios).D'Agostino teaches account data imported into financial programs(Fig 9A).Lozman teaches account objects(Fig 2)(Fig 4). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to

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teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

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Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

17. As per claim 26 Maggioncalda teaches a method according to claim 18, further comprising enabling the user to create and incorporate custom objects into the personal financial management software program(col 13 lines 49-58)(Fig 8/805)(Fig 5b)(col 10 lines 31-45). D'Agostino teaches planning analysis and tools(Fig 4A)(Fig 4B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes

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entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

18. As per claim 27 Maggioncalda teaches a method according to claim 18, wherein simulating-financial activity comprises simulating financial activity of all objects created by the user from the earliest entered date to the latest future date entered(col 18 lines 26-38)(Fig 7a). Lozman teaches simulating financial activity of objects created by user from the earliest entered date to the latest future date(Fig 8). Maggioncalda does not specifically teach using object

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oriented software. Lozman teaches this(Fig 4)(Figg 2)(col 6 line 16-col 8 line 52).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above.The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an

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automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

19. As per claim 28 Maggioncalda teaches a method according to claim 27, wherein simulating financial activity further comprises identifying and graphically depicting discrepancies and shortfalls in the simulated transactions(Fig 7a/715/720/710/705)(Fig 7b/740).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above.The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's

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performance as enunciated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

20. As per claim 29 Maggioncalda teaches a method according to claim 27, wherein simulating financial activity further comprises adjusting objects to eliminate discrepancies and shortfalls, and providing a more accurate fit (col 14 lines 15-48)(Fig 7a).Lozman teaches actual financial activity(Fig 7)(Fig 8).It would have been obvious to one skilled in the art at the time of the

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invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in

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the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

21. As per claim 30 Maggioncalda teaches a computer software program on a computer-readable medium incorporating the method recited in claim 18(col 6 lines 28-49). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and

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comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

22. As per claim 34 Maggioncalda teaches a personal financial management system for recording, predicting, and comparing financial data, comprising a graphical user interface(col 2 lines 32-34) for creating, manipulating and displaying objects of object-oriented software programs; a current activity tool comprising objects for entering data from current financial transactions for recording purposes(col 2 lines 36-41). D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6). Grunbok teaches a budgeting analysis tool(col 1 lines 49-52).

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Maggioncalda teaches using objects for comparing current financial data with projected financial data(col 2 line 47-col 3 line 2).Maggioncalda does not specifically teach using object oriented software. Lozman teaches this(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above.The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and teracking anmd comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of

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D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

23. As per claim 36 Maggioncalda teaches a personal financial management system according to claim 34, further comprising system interface objects to accept user preference defaults for use by the program tools(col 13 line 59-col 14 line 3)(Fig 8/810)(col 2 lines 54-65). D'Agostino teaches client selected(default) inputs(col 6 line 63-col 7 line 5). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47). It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of

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the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also has been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also has been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

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24. As per claim 38 Maggioncalda teaches a personal financial management system according to claim 34, further comprising a to do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity(col 17 lines 3-33)(Fig 11/1130)/1140/1110).D'Agostino teaches a to-do list(Fig 5).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above.The motivation to combine is to teach a computerized system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and teracking anmd comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the

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time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

25. As per claim 42 Maggioncalda teaches a personal financial management system according to claim 34, wherein the planning analysis tool comprises a financial activity simulation of all objects created by the user, the simulation modeling all financial activity from the earliest past date to the latest future date entered(col 2 lines 36-41)(col 8 lines 6-14)(Fig 3/340)(Fig 3/340). Maggioncalda further teaches a financial account simulation created by the user(Fig 9). D'Agostino teaches options as planning analysis alternatives and tools(Fig 4A)(Fig 4B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized

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system for efficiently providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It would also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enuncuated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and teracking anmd comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes

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secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

26. Claims 3,5-8,20 are rejected under 35 USC 103(a) as unpatentable over Maggioncalda(US Pat. No: 5,918,217) in view of Leon(US Pat. No: 6,052,673) in view of Minton(US Pat. No: 6,014,643) in view of Grunbok(US Pat. No: 6,305,603) in view of D'Agostino(US Pat. No: 5,231,571) in view of Lozman(US Pat. No: 5,689,651) in view of Kunkler(US Pat. No: 5,917,931) and further in view of DiGiorgio(US Pat. No:6,418,420).

27. As per claim 3 Leon teaches a personal financial management software program according to claim 2, wherein the account class comprises objects selected from the group consisting of bank account objects, credit account objects, investment account objects, loan account objects, and mortgage account objects(col 2 line 48-col 3 line 51)(col 4 lines 36-46). D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6) as well as options as planning analysis alternatives and tools(Fig 4A)(Fig 4B) and a to-do list(Fig 5). Lozman teaches object oriented software(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in view of Minton and further in view of Leon to

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teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic environments engaging consumers. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view of Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial management system which permits for improved budgeting and tracking of expenditures as enunciated by Grunbok(col 1 lines 35-60). It would have been obvious to combine Maggioncalda in view of Minton in view of Leon in view of Grunbok and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It also would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of Minton in view of Leon in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of

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Leon in view of Minton in view of D'Agostino in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Leon in view of Minton and further in view of Lozman to teach the above and further in view of Kunkler and 28. As per claim 5 Leon teaches a personal financial management software program according to claim 2, wherein the category class comprises an expense category class and an income category class(col 4 line 47-col 5 line 13)(Fig 1/16/20). D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6) as well as options as planning analysis alternatives and tools(Fig 4A)(Fig 4B) and a to-do list(Fig 5). Lozman teaches object oriented software(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in view of Minton and further in view of Leon to teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic environments engaging consumers. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view of

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Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial management system which permits for improved budgeting and tracking of expenditures as enunciated by Grunbok(col 1 lines 35-60). It would have been obvious to combine Maggioncalda in view of Minton in view of Leon in view of Grunbok and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It also would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of Minton in view of Leon in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in

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the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

29. As per claim 6 Leon teaches a personal financial management software program according to claim 5, with an expense category(col 5 lines 3-13)(Fig 1/18/20) wherein the expense category class comprises objects selected from the group consisting of subsistence expense objects(col 5 line 21), health expense objects, recreation expense objects, transportation expense objects, tax objects, and luxury expense objects. D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6) as well as options as planning analysis alternatives and tools(Fig 4A)(Fig 4B) and a to-do list(Fig 5). Lozman teaches object oriented software(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in view of Minton and further in view of Leon to teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic environments engaging consumers. It would have been obvious to one skilled in the art at the time

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of the invention to combine Maggioncalda in view of Minton in view of Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial management system which permits for improved budgeting and tracking of expenditures as enunciated by Grunbok(col 1 lines 35-60). It would have been obvious to combine Maggioncalda in view of Minton in view of Leon in view of Grunbok and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It also would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of Minton in view of Leon in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It

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also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

30. As per claim 7 Leon teaches a personal financial management software program according to claim 5, wherein the income category class(col 4 line 47-col 5 line 2) comprises objects selected from the group consisting of investment income objects, retirement income objects, and labor income objects. D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6) as well as options as planning analysis alternatives and tools(Fig 4A)(Fig 4B) and a to-do list(Fig 5). Lozman teaches object oriented software(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in view of Minton and further in view of Leon to teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic environments engaging consumers. It would have been obvious to one skilled in the art at the time of the invention to

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combine Maggioncalda in view of Minton in view of Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial management system which permits for improved budgeting and tracking of expenditures as enunciated by Grunbok(col 1 lines 35-60). It would have been obvious to combine Maggioncalda in view of Minton in view of Leon in view of Grunbok and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It also would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of Minton in view of Leon in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It

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also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

31. As per claim 8 Leon teaches a personal financial management software program according to claim 2, wherein the template class comprises objects selected from the group consisting of scheduled spending template objects, scheduled income template objects, and loan payment template objects(Fig 1)(col 4 line 47-col 5 line 25). D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6) as well as options as planning analysis alternatives and tools(Fig 4A)(Fig 4B) and a to-do list(Fig 5). Lozman teaches object oriented software(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in view of Minton and further in view of Leon to teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic environments engaging consumers. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view of

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Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial management system which permits for improved budgeting and tracking of expenditures as enunciated by Grunbok(col 1 lines 35-60). It would have been obvious to combine Maggioncalda in view of Minton in view of Leon in view of Grunbok and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It also would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of Minton in view of Leon in view of D'Agostino and further in view of Lozman to teach the above. The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to

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combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

32. As per claim 20 Leon teaches a method according to claim 19, wherein the category class comprises an expense category class and an income category class(col 4 line 47-col 5 line 13)(Fig 1/16/20). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon and further in view of Grunbok to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). D'Agostino teaches a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation(Fig 7)(Fig 6) as well as options as planning analysis alternatives and tools(Fig 4A)(Fig 4B) and a to-do list(Fig 5). Lozman teaches object oriented software(Fig 2)(Fig 4)(col 6 line 16-col 8 line 52). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in view of Minton and further in view of Leon to teach further the above. The motivation to combine is

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to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic environments engaging consumers. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view of Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial management system which permits for improved budgeting and tracking of expenditures as enunciated by Grunbok(col 1 lines 35-60). It would have been obvious to combine Maggioncalda in view of Minton in view of Leon in view of Grunbok and further in view of D'Agostino to teach the above. The motivation to combine is to teach a computerized system for providing services to customers as enunciated by D'Agostino(col 3 lines 45-47).It also would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of Minton in view of Leon in view of D'Agostino and further in view of Lozman to teach the above.The motivation to combine is to teach a computerized system for efficiently providing financial market data to increase an investor's performance as enunciated by Lozman(col 1 lines 40-48).Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of

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Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

33. Claims 2,4,10,13-14,19,22,25,31-33,35,37,39-41 are rejected under 35 USC 103(a) as unpatentable over Maggioncalda(US Pat. No: 5,918,217) in view of Minton(US Pat. No: 6,014,643) in view of Kunkler(US Pat. No: 5,917,931) and further in view of DiGiorgio(US Pat. No:6,418,420).

34. As per claim 2 Minton teaches a personal financial management software program according to claim 1, wherein each object is derived from an object class selected from the group consisting of an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718) and a template class(Fig 4). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial

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transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

35. As per claim 4 Minton teaches a personal financial management software program according to claim 2, wherein the transaction class comprises objects selected from the group consisting of account/account transaction objects, account/category transaction objects, account/transaction transaction objects, category/transaction transaction objects, and close account transaction objects(Fig 4)(Fig 7).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to

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combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57).

36.As per claim 10 Minton teaches a personal financial management software program according to claim 1, further comprising cash objects used by transaction objects for tracking cash flows(Fig 12/1228/1226/1224/1222)(col 14 lines 46-col 15 line 5). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above.The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman in view of Kunkler and further in view of DiGiorgio to teach the

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above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

37. As per claim 13 Maggioncalda teaches a personal financial management software program according to claim 2. Minton teaches further comprising category data from other financial programs imported into category objects(Fig 4/425/412)(col 7 lines 54-col 8 line 7). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

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Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

38. As per claim 14 Maggioncalda teaches a personal financial management software program according to claim 1. Minton teaches further comprising a programming means for enabling the user to create and incorporate a custom object wherein each custom object is derived from an object class selected from the group consisting of an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718), and a template class(Fig 4). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57).

39. As per claim 19 Maggioncalda teaches a method according to claim 18. Minton teaches wherein the objects belong to object classes comprising an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718), and a template class derived from a time/value class(Fig 4/430). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation

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for this is to teach a financial management software program which has different object classes and which individuals can buy and sell directly from each other with minimal involvement by a broker as taught by Minton(col 2 lines 57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation

40. As per claim 22 Maggioncalda teaches a method according to claim 18. Minton teaches further comprising tracking cash flows by cash objects used by transaction objects(Fig 12/1228/1226/1224/1222)(col 14 lines 46-col 15 line 5).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention

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to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

41. As per claim 25 Maggioncalda teaches a method according to claim 19. Minton further comprising importing category data from other financial programs into category objects(4/425/412). It would have been obvious to one skilled in the art at the time of the

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invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

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42. As per claim 31 Maggioncalda teaches a computer-implemented method for personal financial management, comprising the steps of creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface(col 2 lines 32-34). Maggioncalda does not specifically teach using object oriented software. However, the functionality of the software employed by Maggioncalda accomplishes the same result as an object oriented system and it would have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values. The motivation for this is to present simulations of projected financial data utilizing different financial products. Minton teaches entering data into objects belonging to an account class(Fig 7/718), a category class(Fig 7/726/718), and a transaction class(Fig 4/418/426) based on past, current, and projected financial transactions; defining objects belonging to a template class that associate common activities to a financial transaction comprising objects of an account class(Fig 7/718), a category class(Fig 7/726/718), and a transaction class(Fig 4/418/426) and simulating financial activity due to all objects representing financial transactions from the earliest past date to the latest future date entered(col 18 lines 26-38). Minton teaches tracking cash flows by use of cash objects (Fig 12). Maggioncalda teaches identifying and graphically depicting discrepancies and shortfalls in the simulated transactions(col 9 lines 1-7)(Fig 7a/715/720/710/705) and comparing current financial data with projected financial data based on objects representing financial transactions and adjusting object data to eliminate and minimize discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity(col

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41 lines 15-48) and displaying a to-do list for prompting the user to initiate planned actions(col 17 lines 3-33).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above.The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGeorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach a

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distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

43. As per claim 32 Maggioncalda teaches a computer software program contained on a computer-readable medium incorporating the method recited in claim 31(col 6 lines 28-62).

It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

44. As per claim 33 Maggioncalda teaches a computer(Fig 1) programmed to perform the steps in the computer-implemented method as recited in claim 31. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention

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to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton (col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions (Abstract) (Fig 7) (Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting (Abstract) and tracking and comparing budgets (Fig 6) for entities (Fig 7) (Fig 8) as well as funds transfer (Fig 11A) (Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also has been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler (col 3 lines 58-67). It also has been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino in view of Lozman in view of Kunkler and further in view of DiGiorgio to teach the above. It also has been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler (col 3 lines 58-67). The motivation to combine is to teach a distributed budgeting and accounting system that utilizes

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secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

45. As per claim 35 Maggioncalda teaches a personal financial management system according to claim 34, Minton teaches wherein the objects belong to object classes comprising an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718), and a template class derived from a time/value class(Fig 4).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes and which individuals can buy and sell directly from each other with minimal involvement by a broker as taught by Minton(col 2 lines 57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok

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in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

46. As per claim 37 Maggioncalda teaches a personal financial management system according to claim 34, Minton teaches further comprising cash objects used by transaction objects for tracking cash flows(Fig. 12/1228/1226/1224/1222).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to

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teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

47. As per claim 39 Maggioncalda teaches a personal financial management system according to claim 35, further comprising account data from other financial programs imported into account objects(Fig 3/310/320/330/350/340/360)(Fig 9)(Fig 11)(other product portfolios). It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for

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entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

48. As per claim 40 Maggioncalda teaches a personal financial management system according to claim 35,Minton teaches further comprising category data from other financial programs imported into category objects(Fig 4/425/412).It would have been obvious to one skilled in the

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art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records. DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B). It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software. The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67). It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above. The motivation to combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

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49. As per claim 41 Maggioncalda teaches a personal financial management system according to claim 34. Minton teaches further comprising a programming means for enabling the user to create and incorporate custom objects into the personal financial management software program(Fig 7)(Fig. 4)(col 13 lines 49-58)(Fig 8/805)(Fig 5b)(col 10 lines 31-45).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57). Kunkler teaches expenditure tracking which includes entering past financial transactions(Abstract)(Fig 7)(Fig 8) and updating records.DiGiorgio teaches distributed budgeting and accounting(Abstract) and tracking and comparing budgets(Fig 6) for entities(Fig 7)(Fig 8) as well as funds transfer(Fig 11A)(Fig 11B).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above. It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler to teach the above in standard object oriented software.The motivation to combine is to teach an automated expenditure tracking system as enunciated by Kunkler(col 3 lines 58-67).It also have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda in view of D'Agostino and further in view of Lozman to teach the above and further in view of Kunkler and further in view of DiGiorgio to teach the above.The motivation to

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combine is to teach a distributed budgeting and accounting system that utilizes secure token devices that produce accurate representations of resource consumption as enunciated by DiGiorgio(col 1 lines 37-56).

Response to Arguments

50. Applicant's arguments with respect to all claims have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

51. **THIS ACTION IS MADE NON-FINAL.**

Questions regarding this communication should be directed to the examiner, Dr. Geoffrey Akers, P.E, who can be reached at (703)-306-5844 between the hours of 6:30 AM and 5:00 PM Monday through Friday. If attempts to contact the examiner are unsuccessful, the examiner's supervisor, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

GRA/December 4, 2002

